(d) the details of places in the country from where sub-centres linked to these Kolkata based rackets are working, State-wise?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) The circulation of Fake Indian Currency Notes (FICN) is spread over various states/locations, all over India, including Kolkata.

(b) Foreign nationals from Pakistan, Nepal, Bangladesh and Sri Lanka have been found to be involved.

(c) and (d) Information is being collected and will be laid on the Table of the House.

Credit to SME sector

483. SHRIMATI JAYANTHI NATARAJAN: Will the Minister of FINANCE be pleased to state:

(a) whether it is a fact that contrary to the advice of Government and Reserve Bank of India (RBI), there has been consistent decrease in providing credit to Small and Medium Enterprises (SMEs) Sector by Public Sector Banks of their net credit;

(b) if so, the details of credit provided by each Public Sector Banks to SME Sector during the last three years, year-wise and State-wise;

(c) the reasons for the reluctance of the Banks in extending the credit to this vital sector; and

(d) the remedial measures Government proposes to take in this regard?

THE MINISTER OF STATE IN THE MINISTRY OF FINANCE (SHRI NAMO NARAIN MEENA): (a) to (c) As per information compiled by Reserve Bank of India, the outstanding credit to Micro and Small Enterprises (MSB) sector under priority sector lending as on the last reporting Friday of March 2007, 2008 and 2009 by Public Sector Banks (PSBs) is as under:

(Rs. in thousand)

Year	PSBs advances (outstanding)	% of MSE credit to Net Bank Credit (NBC)
2007	1025502376	7.8%
2008	1511374846	11.1%
2009	1914083188	11.3%

It may be observed from the above table that the credit flow to the MSE Sector (*w.e.f* 30.4.2007, small scale industries have been redefined as MSEs) has shown an increasing trend during the last three years both in absolute terms and as a percentage to NBC of the PSBs.

State-wise and bank-wise statements showing details of credit to the MSE sector during the last three years (as on the last Friday of March 2007, 2008 and 2009) are at Statement-I and II respectively.

(d) Government attaches the highest priority for supporting the MSME Sector which is critical for employment generation. RBI has announced a refinance facility of Rs. 7000 crore for SIDBI, which will be available for supporting incremental lending to MSMEs, Besides this to step up the credit to MSME Sector by expanding the guarantee cover, Government has announced two stimulus packages on 7th December 2008 and 2nd January 2009. In addition, Finance Minister in the Budget 2009-2010 has provided a Special Fund of Rs. 4000 crore to SIDBI to facilitate the flow of credit to Micro and Small Enterprises (MSEs). This Fund will incentivise banks and State Financial Corporations (SFCs) to lend to MSEs Sector by refinancing 50% of incremental lending to MSEs during the current financial year.

Statement-I

Public Sector Banks advances to the Small Scale Industries as on the last Friday of March 2007, 2008 & 2009

(Amount in Rs. thousand)

State	Mar-07	Mar-08	Mar-09
1	2	3	4
Haryana	43990601	13586308	17157709
Himachal Pradesh	6842171	1767055	1889116
Jammu & Kashmir	3705497	117461	467094
Punjab	73616037	692682	992121
Rajasthan	33900903	408279	1186535
Chandigarh	11657086	594208	687773
Delhi	74224789	1226658	1612702
Northern Region	247937084	18392651	23993050
Assam	8314327	13449257	17903175
Manipur	392040	16645944	33125247
Meghalaya	906457	96536576	118733304
Nagaland	727155	26464197	34079097
Tripura	581537	910996	966174
Arunachal Pradesh	154366	641405	718867
Mizoram	161189	154648375	205525864
Sikkim	253289	113273188	123980925
North Eastern Region	11790360	12956215	19245774
Bihar	8834647	53055788	77695026
Jharkhand	12481930	19670807	19757078
Orissa	18433963	198955998	240678803
West Bengal	61147519	89744813	144975295
Andaman & Nicobar	111751	93180552	105072262

1	2	3	4
Eastern Region	101009810	55214804	61794547
Madhya Pradesh	28931983	13466427	20884835
Chhattisgarh	13964151	6357508	7449676
Uttar Pradesh	76435516	12319982	12910435
Uttaranchal	8781776	64326677	71832503
Central Region	128113426	334610763	424919553
Gujarat	72805379	104604067	122161117
Maharashtra	190158916	286038150	376006254
Daman and Diu	328080	379119	809663
Goa	4532661	6729779	10550165
Dadra and Nagar Haveli	281383	411910	483495
Western Region	268106419	398163025	510010694
Andhra Pradesh	59060436	102824716	126649480
Karnataka	52936475	87992997	116860979
Kerala	30011060	22637	23875
Tamil Nadu	125284830	170917346	206103251
Pondicnerry	1248929	42943791	57706756
Lakshadweep	3547	1902547	1610863
Southern Region	268545277	406604034	508955204
All India	1025502376	1511374846	1914083168

Statement-II

Progress Report on SME Credit

For Quarter Ending Mar, 2009Outstanding Credit to SME (Rs. in cr.)

	+Value	As reported by RBI	As reoorted by banks		Growth (%)	Growth (%)
S.No.	Name of the Bank	As on Mar. 31, 07	As on Mar. 31, 08	As on 31-Mar-09	April 07- Mar., 08	Mar, 08- Mar, 09
1	2	3	4	5	6	7
1	Allahabad Bank	3400	4610	5508	35.59	19.48
2	Andhra Bank	3212	3989	5357	24.19	34.29
3	Bank of Baroda	9006	11808	14662	31.11	24.17
4	Bank of India	16211	20400	25443	25.84	24.72
5	Bank of Maharashtra	2047	2643	3074	29.12	16.31

1	2	3	4	5	6	7
6	Canara Bank	14245	18600	23823	30.57	28.08
7	Central Bank of India	6514	6063	6644	-6.92	9.58
8	Corporation Bank	3210	4025	5205	25.39	29.32
9	Dena Bank	3141	3885	4775	23.69	22.91
10	Indian Bank	5350	4355	5471	-18.60	25.63
11	Indian Overseas Bank	5778	7541	9395	30.51	24.59
12	Oriental Bank of Commerce	5047	6228	6941	23.40	11.45
13	Punjab National Bank	14511	18198	23700	25.41	30.23
14	Punjab & Sind Bank	1881	3054	4736	62.36	55.08
15	Syndicate Bank	4205	5420	6895	28.89	27.21
16	UCO Bank	4498	7955	8963	76.86	12.67
17	Union Bank of India	8818	12242	16149	38.83	31.91
18	United Bank of India	2091	2881	3705	37.78	28.60
19	Vijaya Bank	1889	3468	4552	83.59	31.26
20	State Bank of India	52269	74324	93808	42.20	26.21
21	State Bank of Bik. & Jaipur	3039	3513	4015	15.60	14.29
22	State Bank of Hyderabad	2647	5042	6288	90.48	24.71
23	State Bank of Indore	1633	3589	5922	119.78	65.00
24	State Bank of Mysore	1317	2261	2620	71.68	15.88
25	State Bank of Patiala	2210	3160	6667	42.99	110.98
26	State Bank of Saurashtra*	1835	2077	0	13.19	0.00
27	State Bank of Travancore	3434	4338	5373	26.32	23.86
28	IDBI	1151	2313	2596	100.96	12.24
	TOTAL :	184589	247982	312287	34.34	25.93

* Merged with State Bank of India since 13.08.2008